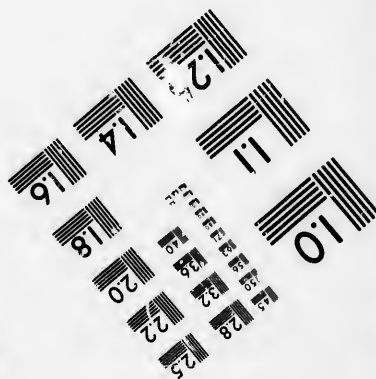
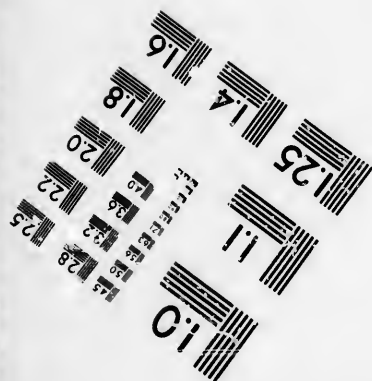
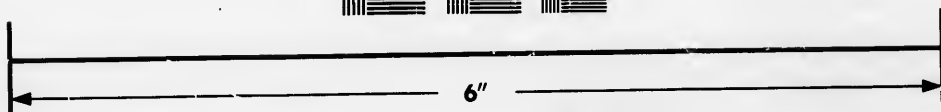
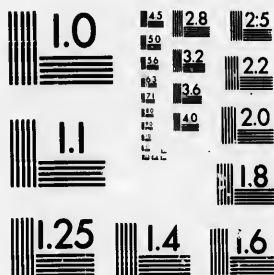


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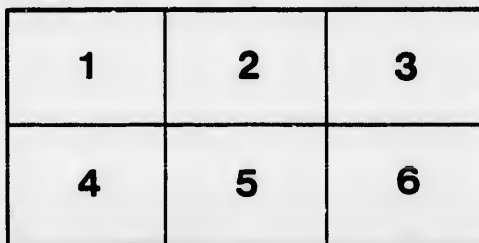
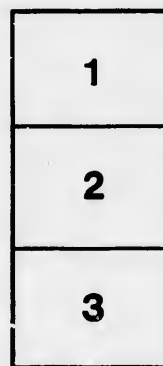
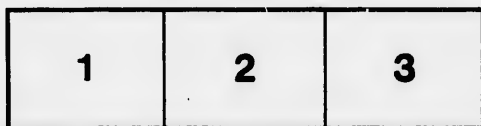
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The Agricultural Mutual



ASSURANCE ASSOCIATION OF CANADA.

Licensed by the Dominion Government.

(See Canada Gazette 1st August, 1868.)

This is the only Mutual in the Dominion, which, having complied with the requirements of the law, has been licensed under Mr. Rose's Act. In reference to this fact the *Toronto Monetary Times* and *Insurance Chronicle* of the 30th ult., says:—"We are glad to notice that the Agricultural Mutual, the largest Company of this class in Canada, has set a good example to all other Mutual Companies by depositing the sum of \$12,000. We are strongly of opinion that it will be to the interest of the Mutual Companies throughout the Dominion to avail themselves of the means and the opportunity afforded by the Act of justifying themselves in the confidence of the community."

Its Capital on 1st January last was over.....	\$218,000 00
Of which was in Cash.....	31,478 34
Due by Agents, secured by Members' Notes, and due on Assessments over.....	34,000 00
Number of Policies in force.....	28,764

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The Merchants' Bank.

The Bank of Commerce.

This Company continues to grow in the public confidence. For the month just past, July, it issued 1,656 Policies; the previous month it issued 1,621—together making 3,277 in two months—being a gain on the corresponding two months of last year of 612 Policies.

It is purely a Farmers' Mutual, insuring nothing more hazardous than Farm property. Its rates, which are given further on, are as low as those of any well-established Company in the Dominion, and lower than those of a great many.

It has two systems in operation—the Premium Note one and the Cash one. Under the

Premium Note System,

to insure for, say, \$400 for three years, on ordinary farm property, isolated, (that is to say, 130 feet or over from any other person's buildings, and with the dwelling house, having good chimneys, 100 feet or over from any outbuildings in which hay, straw or flax is kept), a Premium Note is required for \$6, which constitutes the whole liability. Of this note no part is collected at the time of insuring. In the second year thereafter an assessment will be made, which, as far as human foresight can reach, will not exceed half the note, \$3. That rate of collection has never been exceeded but one year, when, the losses proving unusually heavy, a small increase became necessary; but that was before the Company was so strong as it is now. The other half of the note simply forms a GUARANTEE FUND, to impart the most unquestionable confidence in the stability of the Company.

The Cash System

(Specially authorized by 21 Victoria, Cap. 52.)

was more recently adopted to meet the views of parties who object to giving a Premium Note, however small. It has taken greatly with the farmers; this year, up to the end of last month (July) 5,308 Policies have been issued on the Cash System to 1,732 on the Premium Note one. The charge is 75 cents per \$100 on a three years' risk, over isolated farm property. To illustrate: For insuring \$500 for three years, on ordinary farm wooden buildings, the dwelling house 100 feet or over from outbuilding containing hay, straw or flax, the applicant has to pay \$3.75 as premium. He gives no premium note, and comes under no further liability.

Parties desiring to insure can take their choice of these two systems. If the dwelling house is nearer than 100 feet to outbuildings containing inflammable articles, the rates will be a little higher than given in the foregoing examples, to compensate for the increased hazard. On the other hand, if the dwelling house be of brick or stone, the rate on it is a little less, on account of the reduced hazard.

The rates stated above are independent of the fee for Survey and Policy—\$1.50 if the risk is for two years or over; if under two years, it is but \$1. Those fees don't exceed those allowed to be taken by almost every Mutual Company: **THERE IS NO MUTUAL IN CANADA BUT ITS AGENTS ARE PAID FEES**, whatever they may pretend; first or last they come out of the pockets of the members. It is a delusion and a snare to assert otherwise.

The postage on Policies is prepaid; so is that on letters sent to Members, with the exception of those regarding neglected payments, or in answer to unpaid ones. Here, now, are the rates:—

Premium Note System.

1. A Premium Note will be taken, for insurance for three years, on the following classes of Property, as under:—

	Rate No. 1.	Rate No. 2.	Rate No. 3.
1st Class.....	1 per cent.	1½ per cent.	1½ per cent.
2nd ".....	1¼ "	1½ "	1½ "
3rd ".....	1¼ "	1½ "	2 "

No. 1 rate applies to cases where the dwelling house (or any building in which fire is used,) is 100 feet or upwards from the barns. No. 2 to where such buildings are 60 feet or upwards, but less than 100 feet apart; and No. 3 to where they are 20 feet or upwards apart but less than 60 feet.

Or, if you prefer it, here are the rates under the cash system, without a Premium Note at all, and no other liability whatever. Take your choice.

Cash System.

	Rate No. 1.	Rate No. 2.	Rate No. 3.
1st Class, 1 year.....	20 cents.	25 cents.	30 cents.
" " 2 ".....	35 "	45 "	55 "
" " 3 ".....	50 "	62½ "	75 "
2nd Class, 1 ".....	25 "	30 "	35 "
" " 2 ".....	40 "	50 "	60 "
" " 3 ".....	62½ "	75 "	87½ "
3rd Class, 1 ".....	30 "	35 "	40 "
" " 2 ".....	55 "	62½ "	70 "
" " 3 ".....	75 "	87½ "	1 00 "

The classes of hazard and rateal distances are the same as under the Premium Note System.

If the dwelling-house, or any building in which fire is used, is nearer to out-buildings containing inflammable material than 20 feet, the charge is a little higher; so also if a stove pipe runs through the roof or side of a dwelling-house, instead of going into a chimney.

The Company insures under one Sum, Live Stock, Farm Produce generally, and Farming Implements, (with the exception of Threshing Machines, Reapers and Mowers, which must be insured specifically,) and that ONE SUM covers those commodities in any out-building within 40 feet, as well as hay and grain in stacks. There is with us, no dividing of sums on those different commodities, and sub-dividing the same again if they are contained in separate buildings, no matter how closely situated, to the exceeding great and manifest disadvantage of the members.

It is but right to state that there are certain classes of risk which the Company doesn't insure under the Premium Note system. Such points can be learned from the different Agents.

D. C. McDONALD, Secretary.

London, Ont., Aug. 25, 1868.

☞ For Insurance apply to

DONALD McKENZIE, Agent,

BAYFIELD P.O.

